

The Healthy Iowa Plan

Access

The Healthy Iowa Plan would cover all of the approximately 89,000 uninsured Iowans earning below 100% FPL. Individuals above 100% FPL are eligible for generous tax credits to purchase affordable private health insurance through the Health Insurance Exchange. The tax credits alone will reduce Iowa's uninsured population by more than half. Purchasing private insurance on the exchanges gives people the opportunity to choose what is best for them and their families.

Population	
0 – 100% Federal Poverty Level	All uninsured individuals, ages 19 – 64, will be eligible for the Healthy Iowa Plan.
101% and above	Iowans will receive tax credits to subsidize the purchase of private health insurance through the exchanges. Health plans offered on the exchange must meet affordability standards (for example, people up to 133% FPL may only pay 2% of income at most for coverage) as well as requirements for health benefits.

Quality Care

The Healthy Iowa Plan will utilize Accountable Care Organizations (ACOs) being established in Medicaid and the private sector, or other risk bearing entities, throughout Iowa to provide local services and ensure robust access to care. Plan participants will have a medical home that will work to coordinate and integrate their care. The Healthy Iowa Plan provides a commercial-like benefits package that includes in and outpatient services, physician services, prescription drugs, home health, durable medical equipment, therapies and some transportation.

Outcomes Based Reimbursement

The new plan rewards health care providers for helping make Iowans healthier. The Healthy Iowa Plan uses a value-based reimbursement model to incentivize ACOs and the health care delivery system to provide higher quality health care and better outcomes for patients. This payment methodology is modeled after those seen in the private sector.

Personal Responsibility Measures

The Healthy Iowa Plan implements personal responsibility mechanisms that have worked in other states and in the private sector to encourage members to be cost-conscious consumers of health care as well as healthy behaviors. The Healthy Iowa Plan requires individuals to make monthly contributions to their account. Iowa will match these contributions to help pay for out of pocket expenses. Individuals can earn bonus contributions to their accounts through participation in the Healthy Behaviors Program, a program where members complete health risk assessments, annual physicals and certain preventative services. Plus, contributions could be eliminated for the neediest Iowans through their participation in the Healthy Behaviors Program.

Stability for Iowans with Sustainable Funding

The Healthy Iowa Plan uses a sustainable financing strategy that provides hardworking Iowa taxpayers with budget certainty. The Healthy Iowa Plan fits within Governor Branstad's two-year budget and five-year budget projection with a total funding pool of \$162 million. New funding comes available through Medicaid savings created by synchronizing traditional Medicaid eligibility with benefits available through the Affordable Care Act. That savings is redirected to covering uninsured Iowans at or below the poverty level.